

Attorney Docket No. 47004.000049
Application Serial No. 09/630,595

1-25. (canceled)

26. (currently amended) A method of authorizing transponder-enabled transactions,
comprising:

receiving by a transponder server of at least one of an issuing bank,
a financial institution or a credit network at least some transponder
identification information emitted from a transponder substantially upon
presentation of both the transponder and a transaction for payment at a
point of sale device, the payment comprising a payment amount;

retrieving at least some financial account information linked to the
transponder identification information in an account table, the financial
account information comprising ~~at least one of~~ account number
information, account type information, account balance information, and
account limit information;

determining by an authorization unit authorization for charging at
least some of the payment amount to a financial account represented by
the financial account information based on the payment amount and at
least some of the financial account information; and

communicating authorization to the point of sale device[[]],

wherein the transponder identification information does not
comprise financial account information.